Case 08-05151	Doc 1	Filed 03/04/08	Entered 03/04/08 17:27:01	Desc Main
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# United States Bankruptcy Court 1 of 40 Northern District of Illinois Eastern Division

**Voluntary Petition** 

Name of Debtor (	Name of Debtor (if individual, enter Last, First, Middle):  Jones, Jennifer Ann							Name of Joint Debtor (Spouse) (Last, First, Middle)				
All Other Names and trade names		Debtor in the	last 8 years	; (include ma	ırried, maide	n All C maid	All Other Names used by the Joint Debtor in the last 8 years; (include married, maiden and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * Subject to Fed R. Bankr.P.9037. See note below.  ***-0313							•			r I.D. (ITIN) No./Complete EIN P.9037. See note below.		
Street Address of	f Debtor (No	o. & Street, Cit	ty, and State	e):		Stree	et Address of Joi	nt Debtor (No.	& Street, City	, and State):		
550 Twilight Drive Apt # C												
Morris IL 60450												
County of Reside	ence or of th	e Principal Pla	ace of Busin	ess:		Cour	nty of Residence	or of the Princ	cipal Place of I	Business:		
		GRU	NDY									
		Oito	IID I									
Mailing Address of Debtor (if different from street address)						Maili	ng Address of Jo	oint Debtor (if o	different from s	treet address):		
Location of Princi	ipal Assets	of Business D	ebtor (if diffe	erent from str	eet address	above):						
Type of Debte	or (Form of (	Organization)	ı	Nature of Bu		Cha	apter of Bankru	ptcy Code Un	nder Which th	e Petition is Filed (Check one box)		
■ Individual	l (includes .l	loint Debtors)	☐ Heath	Care Busine			Chapter 7		□ Chapter	15 Dotition for Bosognition		
■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form  Single Asset Real Estate as						☐ Chapter 15 Petition for Recognition ☐ Chapter 9 of a Foreign Main Proceeding						
□ Corporati	ion (include:	s LLC & LLP)	□ define	ed in 11 U.S.(	C 101 (51B)		Chapter 11					
☐ Partnersh	nin		☐ Stock			ı —	☐ Chapter 12 ☐ Chapter 15 Petition for Recognition ☐ Chapter 13 ☐ Chapter 14 ☐ Chapter 15 Petition for Recognition					
_	•	t one of the		nodity Broker		<u>                                   </u>	- Chapter 10					
	itities, check		☐ Clear	ing Bank				Nature o	f Debts (Check	( one Box)		
	type of enti		☐ Other	•			■ Debts are primarily consumer □ Debts are primarily business					
				Tax-Exempt			debts, defined in		deb	ts.		
			,	theck box, if ap or is a tax-exe	. ,		§ 101(8) as "incu ndividual primari	•				
			_	ization under	•		personal, family,	•				
				d States Code nue Code).	e (the Interna	al F	ourpose."					
		Filing Fee (C	1	•				Cha	apter 11 Debt	ors		
Filing Fee atta		<b>3</b> 11 (0)	,				Check one box  ☐ Debtor is a small business debtor as defined in 11 U.S.C. Sec 101(51D)					
_ ·g · · · · · · · ·							Debtor is not a small business debtor as defined in 11 U.S.C. Sec. 101(51D)					
☐ Filing Fee to b	•	` '	•		• /		Check if:					
signed applica unable to pay				, ,		.   -						
☐ Filing Fee wa	vier request	ted (applicable	to chapter	7 individuals	only). Must	Che	ck all applicable	e boxes:	- — — –			
attach signed	application	for the court's	considerati	on. See Offic	ial Form 3B.		A plan is being f	filed with this p	petition.			
							Acceptances of	the plan were	solicited prep	etition from one of more classes		
Statistical/Admi			ilable for dis	stribution to u	nsecured cre	edtiors.				This space is for court use only		
		ter any exempoution to unsec			d administra	tive expens	ses paid, there w	vill be no				
Estimated Number							П					
1-	<b>□</b> 50-	□ 100-	□ 200-	<b>1</b> ,000-	<b>5</b> ,001-	<b>1</b> 0,001	□ 25,001	50,001	Over			
49	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000			
Estimated Assets												
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,000 to \$100	1 \$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion			
		<del></del>	million	million	million	million	million	.5 \$ .5				
Estimated Liabiliti												
\$0 to \$50,000	\$0 to \$50,001to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50, \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$1						0,000,001 \$100,000,001 \$500,000,001 More than					

<sup>\*</sup> Fed.R. Bankr. P. 9037 requires redaction of an individual debtor's taxpayer-identification number (ITIN) -- include last 4 digits on

Ca	<u> </u>	Entered 03/04/08 17:27	7:01 Desc Main					
This	Voluntary Petition Document	Natoeo210eb46r(s)	Jennifer Ann					
	, , , , , , , , , , , , , , , , , , , ,	001103,	ocininoi Aini					
	All Prior Bankruptcy Case Filed Within Last 8 \	Years (if more than two, attach additiona	I sheet)					
Location Where Fil		Case Number:	Date Filed:					
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	•						
Name of Debtor:		Case Number:	Date Filed:					
District:		Relationship:	Judge:					
Diotriot.		reductionip.	oudge.					
forms 10K an pursuant to S 1934 and is re	Exhibit A  eted if debtor is required to file periodic reports (e.g., d 10Q with the Securities and Exchange Commission ection 13 or 15 (d) of the Securities Exchange Act of equesting relief under chapter 11.)	I, the attorney for the petitioner na that I have informed the petitioner chapter 7, 11, 12 or 13 of title explained the relief available under that I have delivered to the debtor to						
LI EXNIDIT	A is attached and made a part of this petition.	/s/ Alex	Wilson					
		Alex Wilson	Dated: 03/03/2008					
Yes, ar No.	btor own or have possession of any property that poses or is alleged and Exhibit C is attached and made a part of this petition.  Exhi To be completed by every individual debtor. If a joint petition is file D completed and signed by the debtor is attached and made a part of this petition: D also completed and signed by the joint debtor is attached and made and	ibit D ed, each spouse must complete and attach t of this petition.						
	<del>-</del>	pplicable Box.)						
	Debtor has been domiciled or has had a residence, prince 180 days immediately preceding the date of this petition							
	There is a bankruptcy case concerning debtor's affiliate,	general partner, or partnership pendi	ng in this District.					
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.							
	Certification by a Debtor Who Reside	es as a Tenant of Residential blicable boxes.	Property					
	Landlord has a judgment against the debtor for possess		ked, complete the					
	following.) (Name of landlord that obtained judgment	t)						
	(Address of Landlord)							
	Debtor claims that under applicable nonbankruptcy law,	there are circumstances under which	the debtor would be					
_	permitted to cure the entire monetary default that gave ripossession was entered, and	ise to the judgment for possession, aft	er the judgment for					
	Debtor has included in this petition the deposit with the operiod after the filing of the petition.	court of any rent that would become do	ue during the 30-day					
	Debtor certifies that he/she has served the Landlord with	n this certification. (11 U.S.C. § 362(1))						

Voluntary Petition Document

Natigeo 6 Joint (Debtor(s)

Jones, Jennifer Ann

## **Signatures**

## Signature(s) of Debtor(s) (Individual/Joint)

This page must be completed and filed in every case)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

## /s/ Jennifer Ann Jones Jennifer Ann Jones

Dated: 03/01/2008

## Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

## << Sign & Date on Those Lines

## Signature of Attorney /s/ Alex Wilson

Signature of Attorney for Debtor(s)

## **Alex Wilson**

Printed Name of Attorney & Bar Number Bar No: 6278725

LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400

Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 03/03/2008

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

## Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)

### Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



## Document Page 4 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones Debtor

Bankruptcy Docket #:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 03/01/2008 /s/ Jennifer Ann Jones Jennifer Ann Jones



Sign & Date Here

### Page 5 of 40 Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones Debtor

Bankruptcy Docket #:

## **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Date	ed: 03/01/2008 Sign & Date
l cer	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
	days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

Case 08-05151 Doc 1 Filed 03/04/08 Entered 03/04/08 17:27:01 Desc Main Document Page 6 of 40

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones, Debtor	Bankruptcy Docket #:
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Attorney for Debtor: Alex Wilson

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is	s as follows:	
For legal services, Debtor(s) agrees to pay and I have agreed to accept		\$700
Prior to the filing of this Statement, Debtor(s) has paid and I have received	_	\$700
The Filing Fee has been paid.	Balance Due	\$0
The source of the compensation paid to me was:		

- 2.
  - Debtor(s) Other: (specify)
- The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11. U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the **first scheduled** meeting of creditors.
- (d) Advice as required.
- By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Alex Wilson 03/03/2008 Dated:

> Attorney Name: Alex Wilson LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

> > Page 1 of 1 Form B203 (12/94)

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Case 08-05151 Doc 1 Filed 03/04/08 Entered 03/04/08 17:27:01 Desc Main Page 7 of 40 Document

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones, Debtor

Attorney for Debtor: Alex Wilson

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim			
[x] None							
Total Market Value of Real Property (Report also on Summary of Schedules)							

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones, Debtor

Attorney for Debtor: Alex Wilson

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		checking account with - Grundy Bank		\$ 75
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods; tv, vcr, stereo, couch, utensils, vacuum, table, chairs, lamps, entertainment center, bedroom set		\$ 1,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$ 100
06. Wearing Apparel		Necessary wearing apparel.		\$ 250
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$ 100
08. Firearms and sports, photographic, and other hobby equipment.	Х			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.		none

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones, Debtor

SCH	IEC	OULE B - PERSONAL PROPERTY		
Type of Property	NONE	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		404(1)		\$ 400
13. Stocks and interests in incorporated and unincorporated businesses.	Х	401(k)		<b>3 400</b>
14. Interest in partnerships or joint ventures. Itemize. Itemize.	Х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights and other intellectual property. Give particulars.	X			
23. Licenses, franchises and other general intangibles.	X			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X			
			Farm B6	 

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones, Debtor

SCHEDULE B - PERSONAL PROPERTY					
Type of Property	N O N E	Description and Location of Property	C A M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
25. Autos, Truck, Trailers and other vehicles and accessories.		Drive Financial - 2005 Ford Focus with 41k miles.		\$ 8,425	
26. Boats, motors and accessories.	X			<b>4</b> 0,1.20	
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment, and supplie used in business.	X				
30. Inventory	X				
31. Animals		1 dog		none	
32. Crops-Growing or Harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				
		Total (Report also on Summary of Schedules)		\$10,850	

## Case 08-05151 Doc 1 Filed 03/04/08 Entered 03/04/08 17:27:01 Desc Main Document Page 11 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jennifer Ann Jones, Debtor

SCHEDULE C - PROPERTY	CL	AIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
checking account with - Grundy Bank	735 ILCS 5/12-1001(b)	\$ 75	\$ 75
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household Goods; tv, vcr, stereo, couch, utensils, vacuum, table, chairs, lamps, entertainment center, bedroom set	735 ILCS 5/12-1001(b)	\$ 1,500	\$ 1,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$ 100
06. Wearing Apparel	705    00 5/40 4004/-> /->	ф 050	
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 250	\$ 250
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(b)	\$ 100	\$ 100
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars			
401(k)	735 ILCS 5/12-1006	\$ 400	\$ 400
25. Autos, Truck, Trailers and other vehicles and accessories.  Drive Financial - 2005 Ford Focus with 41k miles.	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 8,425
PEG Record # 336771		Form B6C (10/0	) ()5) Page 1 of 1

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones, Debtor

Attorney for Debtor: Alex Wilson

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D. Amount of \* Date Claim was Incured Codebtor Claim Unsecured \* Nature of Lien W **Creditor's Name and Mailing Address** Without Portion, If \*Value of Property Subject to Lien **Including Zip and Account Number** J Deducting Any \*Description of Property (See Instructions Above) C Value of Dates: **Drive Financial** 17,900 \$ 9,475 Nature of Lien: Lien on Vehicle - PMSI Attn: Bankruptcy Dept. Market Value: \$8,425 8585 N. Stemmons Fwy Intention: Reaffirm 524 (c) Suite 11 \*Description: Drive Financial - 2005 Ford Acct No.: 3000012777076 Focus with 41k miles.

Total

\$ 17,900

\$ 9,475

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

# Document Page 13 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones, Debtor

Attorney for Debtor: Alex Wilson

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

Case 08-05151 Doc 1 Filed 03/04/08 Entered 03/04/08 17:27:01 Desc Main Document Page 14 of 40

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones / Debtor

Attorney for Debtor: Alex Wilson

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Cı	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	_	unt of aim
1	Allied Data Corporation c/o Avon McGrove 13111 Westheimer, 4th floor Houston TX 77077 Acct #: 9059479			Dates: 2007 Reason: Debt Owed				\$	110
2	AT&T Bankruptcy Dept. 1585 Waukegan Road Waukegan IL 60085 Acct #: 8154161220754			Dates: 2004 Reason: Utility Bills/Cellular Service				\$	250

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

West Asset Management Bankruptcy Department 1000 N. Travis St., Ste. F Sherman TX 75090 Case 08-05151 Doc 1 Filed 03/04/08 Entered 03/04/08 17:27:01 Desc Main Document Page 15 of 40

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones / Debtor

Attorney for Debtor: Alex Wilson

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)		Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	2	ount of laim
3	Brennan & Clark Ltd. c/o General Casualty 721 E. Madison St. Villa Park IL 60181 Acct #: 9114312649			Dates: 2006 Reason: Debt Owed				\$	175
4	CAB Services c/o Rita Tamulis-Shea DDS 60 Barney Dr. Crest Hill IL 60435 Acct #: J00231			Dates: 2006 Reason: Medical/Dental Services				\$	100
5	Capital One Bankruptcy Department PO Box 85520 Richmond VA 23285 Acct #: 48626258650			Dates: 2005 Reason: Credit Card or Credit Use				\$	2,000

## Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Freedman Anselmo Lindberg & Rappe LLC 1807 W. Diehl Rd. Naperville IL 60566

6	Capital One Bankruptcy Department PO Box 85520 Richmond VA 23285	Dates: 2002 Reason: Credit Card or Credit Use		\$ 1,400
	Acct #: 412174221456			

## Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Freedman Anselmo Lindberg & Rappe LLC 1807 W. Diehl Rd. Naperville IL 60566



Case 08-05151 Doc 1 Filed 03/04/08 Entered 03/04/08 17:27:01 Desc Main Document Page 16 of 40

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones / Debtor

Attorney for Debtor: Alex Wilson

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	unt of aim
7 Express/WFNNB Bankruptcy Department PO Box 330066 Northglenn CO 80233 Acct #: 20998893			Dates: 2006 Reason: Credit Card or Credit Use				\$ 600

## Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Asset Acceptance
Bankruptcy Department
PO Box 795161
San Antonio TX 78279-5161

8 First Premier Bank Bankruptcy Department 900 W. Delaware St. Sioux Falls SD 57104 Acct #: 517760732532	Dates: 2005 Reason: Credit Card or Credit Use	\$ 700
9 First Premier Bank Bankruptcy Department 900 W. Delaware St. Sioux Falls SD 57104 Acct #: 517800723932	Dates: 2003 Reason: Credit Card or Credit Use	\$ 600
10 GE Money Bank Bankruptcy Department PO Box 9769 Macon GA 31297 Acct #: 8882901	Dates: 2004 Reason: Credit Card or Credit Use	\$ 350

## Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Arrow Financial Services Bankruptcy Department 21031 Network Pl. Chicago IL 60673-1210

Intelenet America

Dept CH 17823 Palatine IL 60055



Case 08-05151 Doc 1 Filed 03/04/08 Entered 03/04/08 17:27:01 Desc Main Document Page 17 of 40

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones / Debtor

Attorney for Debtor: Alex Wilson

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 unt of aim
11 Midland Credit Management Attn: Bankruptcy Department PO Box 26648 Oklahoma City OK 73126 Acct #: 852319			Dates: 2006 Reason: Credit Card or Credit Use				\$ 600
12 Orchard Bank/HSBC Card Serv. Bankruptcy Department PO Box 8800 Baltimore MD 21288 Acct #: 354			Dates: 2006 Reason: Credit Card or Credit Use				\$ 700

## Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Leading Edge Recovery Solution Bankruptcy Department 8550 W. Bryn Mawr Ave., #350 Chicago IL 60631

13	<u>Prov</u>	vena	<u> St.</u>	<u>Jo</u>	<u>seph</u>	<u>Hos</u>	pital
		)			1	-	

Attn: Bankruptcy Department 77 North Airlite Street Chicago IL 60123

Acct #: 704

Dates: 2002

Reason: Medical/Dental Services

\$ 900

## Law Firm(s) | Collection Agent(s) Representing the Original Creditor

KCA Financial Services Bankruptcy Department 628 North St. Geneva IL 60134



Document Page 18 of 40

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones / Debtor

Attorney for Debtor: Alex Wilson

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	_	unt of laim
14 SBC/Ameritech Bankruptcy Department Bill Payment Center Chicago IL 60663-0001 Acct #: 8477313071188			Dates: 2006 Reason: Utility Bills/Cellular Service				\$	250

## Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Northland Group Bankruptcy Department PO Box 390846 Edina MN 55439

## 15 T-Mobile

Bankruptcy Department PO Box 742596 Cincinnati OH 45274-2596

Acct #: 63403

## Dates: **2006**

Reason: Utility Bills/Cellular Service

## \$ 800

## Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Valentine & Kebartas Bankruptcy Department 15 Union St. #6 Lawrence MA 01840

### 16 Verizon Wireless

Bankruptcy Department 1 Verizon PI. Alpharetta GA 30004

Acct #: 8159549016002

#### Dates: 2004

Reason: Utility Bills/Cellular Service

#### \$ 1,400

## Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Portfolio Recovery Assoc. Riverside Commerce Center 120 Corporate Blvd., Ste. 100 Norfolk VA 23502

## **Total Amount of Unsecured Claims**

(Report also on Summary of Schedules)

\$ 10,935.00



Case 08-05151 Doc 1 Filed 03/04/08 Entered 03/04/08 17:27:01 Desc Main Document Page 19 of 40

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones, Debtor

Attorney for Debtor: Alex Wilson

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

# Document Page 20 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones, Debtor

Attorney for Debtor: Alex Wilson

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	



# UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones / Debtor Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson

if there is only one debtor repeat total reported on line 15.)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEB	TOR AND SPOUSE ~ RELATIONSHIP AND AGE
Status: Single	,,,,	
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT
Occupation:	BKKA	
Name of Employer:	Home Depot	
Years Employed	1 year	
Employer Address:	621 Brookforest Ave	
City, State, Zip	Shorewood, IL 60431	,

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
Monthly Gross Wages, Salary, and commissions	\$ 1,803.30	\$ 0.00
(Prorate if not paid monthly.)  2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 1,803.30	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 280.63	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 280.63	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 1,522.67	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 400.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) Food Stamps & &	\$ 346.00	\$ 0.00
(Specify:) Food Stamps & & Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	Ψ 0.00	
	¢ 2 260 67	\$ 0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,268.67	<b>Φ 0.00</b>
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 2,2	68.67

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 336771 Form B6I (10/06) Page 1 of 1

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

## UNITED STATESTBARKREPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones / Debtor Bankruptcy Docket #:

	SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(	S)
ра	Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. Prayments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	orate any
	Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures lab	eled "Spouse".
1.	Rent or home mortgage payment (include lot rented for mobile home)	\$ 658.00
	a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No	Ψ 000.00
2.	Utilities: a. Electricity and Heating Fuel	\$ 40.00
	b. Water, Sewer, Garbage	\$ -
	c. Cellphone, Internet	\$ 45.00
	d. Other Home Phone and Cable Television	\$ -
3.	Home Maintenance (repairs and upkeep)	\$ -
4.	Food	\$ 346.00
5.	Clothing	\$ 25.00
6.	Laundry and Dry Cleaning	\$ -
7.	Medical and Dental Expenses	\$ 25.00
8.	Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train	\$ 243.00
	Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.	\$ -
10.	Charitable Contributions	\$ -
11.	Insurance (not deducted from wages or included in home mortgage payments)	\$ -
	a. Homeowner's or Renter's	\$ -
	b. Life	\$-
	c. Health	·
	d. Auto e. Other	\$ 223.00
		<u>\$-</u>
12.	Taxes (not deducted from wages or included in home mortgage payments)	\$ -
40	(Specify) Federal or State Tax Repayments, Real Estate Taxes	Ψ
13.	Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan)  a. Auto	\$507.23
	b. Reaffirmation Payments	\$ -
	c. Other \$-	<del>\$</del> -
14.	Alimony, maintenance and support paid to others	\$-
15.	Payments for support of additional dependents not living at your home	<b>\$</b> -
16.	Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ -
17.	Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet	
	Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care:	
	\$0.00 \$0.00 \$0.00 \$ 154.00 \$ -	\$154.00
18.	<b>AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data.	\$ 2,266.23
19.	Describe any increase/decrease in expenditures anticipated to occur within the year following the filing to None	his document:
20.	STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I	\$ 2,268.67
	b. Average monthly expenses from Line 18 above	\$ 2,266.23
	c. Monthly net income (a. minus b.)	\$ 2.44
	d. Total amount to be paid into plan monthly	\$ -

# Document Page 23 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones, Debtor

Attorney for Debtor: Alex Wilson

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2008: \$3,900 2007: \$21,500 2006: \$3,456	employment	
Spouse		
AMOUNT	SOURCE	
	2008: \$3,900 2007: \$21,500 2006: \$3,456 Spouse	2008: \$3,900 2007: \$21,500 2006: \$3,456 Spouse

## Document Page 24 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones, Debtor

Attorney for Debtor: Alex Wilson

	STATEMENT OF FIN	ANCIAL AFFAIRS	
02. INCOME OTHER THAN FRO	OM EMPLOYMENT OR OPERATION	OF BUSINESS:	
the two years immediately precesspouse separately. (Married debt	ived by the debtor other than from em ding the commencement of this case. ors filing under chapter 12 or chapter eparated and a joint petition is not filed	Give particulars. If a joint petition is t 13 must state income for each spou	filed, state income for each
AMOUNT	SOURCE		
Spouse			
AMOUNT	SOURCE		
services, and other debts to any value of all property that constitut that were made to a creditor on a an approved nonprofit budgeting		tely proceeding the commencement of less than \$600.00. Indicate with a on or as part of an alternative repayn ried debtors filing under chapter 12	of this case if the aggregate n asterisk (*) any payments nent schedule under a plan b or chapter 13 must include
Name and Address	Dates of Payments	Amount Paid	Amount Still Owing



transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

of Creditor	Payment/Transfers	Transfers	Still Owing
Name and Address	Dates of	Amount Paid or Value of	Amount

Case 08-05151 Doc 1 Filed 03/04/08 Entered 03/04/08 17:27:01 Desc Main Page 25 of 40 Document

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones, Debtor

Attorney for Debtor: Alex Wilson

## STATEMENT OF FINANCIAL AFFAIRS

NONE X

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments Amount Paid or Value of **Transfers** 

Amount Still Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF** SUIT AND CASE NUMBER

**NATURE** OF **PROCEEDING** 

COURT OF AGENCY AND LOCATION

**STATUS** OF DISPOSITION

Capital One v. Debtor 07sc858 and 07sc859 Collection

**Grundy county** 

Pending

NONE X

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date of Seizure Description and Value of Property

NONE X

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property



Case 08-05151 Doc 1 Filed 03/04/08 Entered 03/04/08 17:27:01 Desc Main Document Page 26 of 40

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones, Debtor

Attorney for Debtor: Alex Wilson

## STATEMENT OF FINANCIAL AFFAIRS

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Date Terms of
Address of of Assignment or
Assignee Assignment Settlement

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andName & LocationDateDescriptionAddressof Court Caseofand Value ofof CustodianTitle & NumberOrderProperty

NONE

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person<br/>orRelationship<br/>to Debtor,Date<br/>of<br/>And ValueDescription<br/>and ValueOrganizationIf AnyGiftof Gift

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Value if Loss Was Covered in Whole or in of Property Part by Insurance, Give Particulars Loss

Case 08-05151 Doc 1 Filed 03/04/08 Entered 03/04/08 17:27:01 Desc Main Page 27 of 40 Document

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones, Debtor

Attorney for Debtor: Alex Wilson

## STATEMENT OF FINANCIAL AFFAIRS

na	PAYMENTS	RFI	<b>ATED</b>	TO	DERT	COLINISEL	ING	$\cap \mathbb{R}$	RANI	(RHPT	CV

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee

Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Payment/Value: 700.00

Law Office of Peter Francis Geraci 55 E. Monroe Street #3400

Chicago, IL60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee

Date of Payment, Name of Payer if Other Than Debtor Amount of Money or description and Value of Property

\$50.00

2008 MMI/CCCS 9009 W. Loop S. Houston, TX 77096

NONE X

### 10. OTHER TRANSFERS

Phone 866.983.2227

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship Describe Property

Transferred and to Debtor Date Value Received

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or

other Device

Date(s) of Transfer(s)

Amount and Date of Sale or Closing



Case 08-05151 Doc 1 Filed 03/04/08 Entered 03/04/08 17:27:01 Desc Main Page 28 of 40 Document

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones, Debtor

Attorney for Debtor: Alex Wilson

## STATEMENT OF FINANCIAL AFFAIRS

NONE X

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution

Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

Name and Address of Bank or Other Depository

Names & Addresses of Those With Access to Box or depository

Description of Contents

Date of Transfer or Surrender, if Any

NONE X

#### 13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

NONE X

### 14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property



Case 08-05151 Doc 1 Filed 03/04/08 Entered 03/04/08 17:27:01 Page 29 of 40 Document

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones, Debtor

Attorney for Debtor: Alex Wilson

STATEMENT	OF FINANCIAL	<b>AFFAIRS</b>
SIAICMEN	OF FINANCIAL	AFFAIRS

NON	E
X	

15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

	Name	Dates of
Address	Used	Occupancy



16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

## Document Page 30 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones, Debtor

	s of every site for which the debtor provio ental unit to which the notice was sent ar	_	f a release of Hazardous
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
	ative proceedings, including settlements e the name and address of the governm	-	
	Dookst	Status of	
Name and Address of	Docket		
Governmental Unit  18 NATURE, LOCATION AND  a. If the debtor is an individual, ending dates of all businesses partnership, sole proprietor, or	Number  NAME OF BUSINESS list the names, addresses, taxpayer ider n which the debtor was an officer, direct was self-employed in a trade, profession	Disposition  ntification numbers, nature of the buor, partner, or managing executive, or other activity either full- or part	of a corporation, partner in a -time within six (6) years
Governmental Unit  18 NATURE, LOCATION AND  a. If the debtor is an individual, ending dates of all businesses partnership, sole proprietor, or immediately preceding the comwithin six (6) years immediately If the debtor is a partnership, list ending dates of all businesses	Number  NAME OF BUSINESS  list the names, addresses, taxpayer ider n which the debtor was an officer, direct was self-employed in a trade, profession mencement of this case, or in which the preceding the commencement of this case, or in which the debtor was a partner or own	Disposition  ntification numbers, nature of the but or, partner, or managing executive it, or other activity either full- or particlebtor owned 5 percent or more of ase.	of a corporation, partner in a time within six (6) years f the voting or equity securities inesses, and beginning and
Governmental Unit  18 NATURE, LOCATION AND  a. If the debtor is an individual, ending dates of all businesses partnership, sole proprietor, or immediately preceding the comwithin six (6) years immediately If the debtor is a partnership, lisending dates of all businesses (6) years immediately precedin If the debtor is a corporation, lisending dates of all businesses	Number  NAME OF BUSINESS  list the names, addresses, taxpayer ider n which the debtor was an officer, direct was self-employed in a trade, profession mencement of this case, or in which the preceding the commencement of this case, addresses, taxpayer identitive the names, addresses, taxpayer identically the commencement of this case.	Disposition  ntification numbers, nature of the busined 5 percent or more of the voting	of a corporation, partner in a time within six (6) years f the voting or equity securities inesses, and beginning and or equity securities, within six inesses, and beginning and
Governmental Unit  18 NATURE, LOCATION AND  a. If the debtor is an individual, ending dates of all businesses partnership, sole proprietor, or immediately preceding the comwithin six (6) years immediately If the debtor is a partnership, lisending dates of all businesses (6) years immediately preceding the debtor is a corporation, lisending dates of all businesses	Number  NAME OF BUSINESS  list the names, addresses, taxpayer ider n which the debtor was an officer, direct was self-employed in a trade, profession mencement of this case, or in which the preceding the commencement of this cast the names, addresses, taxpayer identin which the debtor was a partner or own go the commencement of this case.  It the names, addresses, taxpayer identin which the debtor was a partner or own the commencement of this case.	Disposition  ntification numbers, nature of the busined 5 percent or more of the voting	of a corporation, partner in a time within six (6) years f the voting or equity securities inesses, and beginning and or equity securities, within six inesses, and beginning and

## Document Page 31 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones, Debtor

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.					
` •	ceding the commencement of this cas	ement only if the debtor is or has been in business, as defined abse. A debtor who has not been in business within those six years			
19. BOOKS, RECORDS AND F	FINANCIAL STATEMENTS:				
List all bookkeepers and accourt the keeping of books of account	· / •	liately preceding the filing of this bankruptcy case kept or supervi			
Name and Address	Dates Services Rendered				
	who within two (2) years immediately da financial statement of the debtor.				
	, , , ,	preceding the filing of this bankruptcy case have audited the boo  Dates Services Rendered			
account and records, or prepare . Name  19c. List all firms or individuals was accounted.	d a financial statement of the debtor. Address	Dates Services Rendered  t of this case were in possession of the books of account and rec			
account and records, or prepare . Name  19c. List all firms or individuals was accounted.	Address  who at the time of the commencement	Dates Services Rendered  t of this case were in possession of the books of account and rec			
account and records, or prepare	Address  who at the time of the commencements of account and records are not available.  Address	Dates Services Rendered  t of this case were in possession of the books of account and recable, explain.  mercantile and trade agencies, to whom a financial statement w			
account and records, or prepare	Address  who at the time of the commencements of account and records are not available.  Address	Rendered  t of this case were in possession of the books of account and recable, explain.  mercantile and trade agencies, to whom a financial statement w			

## Document Page 32 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones, Debtor

20. INVENTORIES  List the dates of the last two inventor the dollar amount and basis of the last two inventories.		name of the person who supervised the takin	g of each inventory a
		ame of the person who supervised the taking	a of each inventory
	each inventory.	·	g or each inventory, a
Date of	Inventory	Dollar Amount of Inventory	
Inventory	Supervisor	(specify cost, market of other basis)	
b. List the name and address of	f the person having possession of the	e records of each of the inventories reported	in a., above.
of Inventory	of Inventory Records		
<ul><li>a. If the debtor is a partnership,</li><li>Name</li><li>and Address</li></ul>	list nature and percentage of interes  Nature  of Interest	t of each member of the partnership.  Percentage of  Interest	
controls, or holds 5% or more o	on, list all officers & directors of the co	·	y or indirectly owns,
Name and Address	Title	Nature and Percentage of Stock Ownership	

## Document Page 33 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones, Debtor

	STATEMENT OF FIN	ANCIAL AFFAIRS	
22b. If the debtor is a corporati		ationship with the corporation terminated within	one (1) year
Name and Address	Title	Date of Termination	
If the debtor is a partnership or	•	A COPORATION:  utions credited or given to an insider, including one perquisite during one year immediately precedent.	•
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property	
•	st the name and federal taxpayer identific	ation number of the parent corporation of any chin six (6) years immediately preceding the con	• .
Parent Corporation	Identification Number (EIN)		
		tification number of any pension fund to which t	•
employer, has been responsib  Name of  Pension Fund	le for contributing at any time within six (6  TaxPayer  Identification Number (EIN)	) years immediately preceding the commencem	ent of the case.

Case 08-05151 Doc 1 Filed 03/04/08 Entered 03/04/08 17:27:01 Desc Main Document Page 34 of 40

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones, Debtor

Attorney for Debtor: Alex Wilson

## STATEMENT OF FINANCIAL AFFAIRS

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 03/01/2008 /s/ Jennifer Ann Jones

**Jennifer Ann Jones** 

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

# Document Page 35 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones / Debtor

Attorney for Debtor: Alex Wilson

## STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

**Description of Property** 

**Creditor's Name** 

Intention

### PROPERTY TO BE RETAINED

Drive Financial - 2005 Ford Focus with 41k miles.

<u>Drive Financial</u>
Attn: Bankruptcy Dept.
8585 N. Stemmons Fwy

Suite 11

Reaffirm 524 (c)

\*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

\*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

## I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/01/2008

/s/ Jennifer Ann Jones
Jennifer Ann Jones

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

# Document Page 36 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones, Debtor

Attorney for Debtor: Alex Wilson

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED		
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$10,850	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$17,900	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$10,935	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,269
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,266
TOTALS		\$ 10,850 TOTAL ASSETS	\$ 28,835 TOTAL LIABILITIES		

Case 08-05151 Doc 1 Filed 03/04/08 Entered 03/04/08 17:27:01 Desc Main Document Page 37 of 40

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jennifer Ann Jones / Debtor Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

## State the following:

Average Income (from Schedule I, Line 16)	\$ 2,268.67
Average Expenses (from Schedule J, Line 18)	\$ 2,266.23
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 3,100.80

### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 9,475.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 10,935.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 20,410.00

## Document Page 38 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones Debtor Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

X Date & Sign 03/01/2008 Dated: /s/ Jennifer Ann Jones Jennifer Ann Jones

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

## DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

## DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

# Document Page 39 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jennifer Ann Jones / Debtor
Attorney for Debtor: Alex Wilson

## **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/01/2008 /s/ Jennifer Ann Jones

PFG Record #

336771

**Jennifer Ann Jones** 

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Jennifer Ann Jones Debtor

## **NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

## Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 03/01/2008 /s/ Jennifer Ann Jones

Jennifer Ann Jones

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Sign & Date Here



Sign & Date Here

Dated: 03/03/2008 /s/ Alex Wilson

Attorney: Alex Wilson Bar No: 6278725

PFG Record # 336771